



Paul J. Sutherland, CPCU, CHFC
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August 22, 2018

The Howarth Group, Inc.
137 3rd Avenue North
Franklin, TN 37064

Attn: Mr. Chuck Howarth

Re:
Claim No.: BMM1071
Insured: Rocky Waters Motel, Inc.
Date of Loss: November 28, 2016
Underwriting Company: The Travelers Indemnity Company of America
Loss Location: Days Inn
324 Hemlock Street, Gatlinburg, TN 37738

Mr. Chuck Howarth:

This letter is in reference to the additional building smoke damages reported for the Days Inn, located at 324 Hemlock Street, Gatlinburg, TN 37738. Inspection of the building confirmed there were no additional building damages caused by the forest fires.

On May 22, 2018 we completed our inspection of the additional building smoke damages claimed at the Days Inn. Accompanied by Industrial Hygienist Sherman Woodson of S&ME, Inc. and Construction Consultant Wesley Bolick of DND Construction Services, we inspected the motel building and could not identify any additional smoke damages. Attached please find detailed reports completed by S&ME, Inc.; as well as DND Construction Services, which explain their inspection findings.

On this basis, no coverage will be afforded for the additional building damages as our investigation found no additional direct physical loss or damage from the claimed event. Moreover, your request to appraise the additional claimed damages is rejected. Appraisal is not appropriate to determine the existence of damage or causation.

Any past or future action taken in this matter for adjustment or investigation of the loss or participation in appraisal is done with a full reservation of all rights under the policy and Tennessee law. Travelers specifically reserves all of its rights, and nothing contained herein shall constitute a waiver of or be deemed to estop Travelers from enforcing any and all policy conditions, or terms in bar or limiting this claim, and asserting such other defenses as may apply at law.

If you have any questions regarding the claim, please do not hesitate to contact me directly.

Sincerely,

Paul J. Sutherland CPCU, CHFC
General Adjuster
Business Insurance - MCU
The Travelers Indemnity Company of America

Attachments:
S&ME, Inc. Report
DND Construction Services Report